

A reminder - Quick Reference List is put together by your CUDL reps to locate Open Charter Credit Unions and other lenders on CUDL that your Auto customers are eligible to join based on the County they Live or Work in. See pages 4 through 12.

New member eligibility is subject to review by each credit union. Contact Credit Union for additional guidance on membership eligibility.

This is NOT an official credit union document. It is just a guide, please consult Stipulations/Loan Policies & Conditions/Credit Union or Lender Rate Sheet which takes precedence, verify any updates on apps submitted.

Most credit unions PREFER Smart Fund of entire contract package to be uploaded in one single file to expedite funding. Request lender to activate Smartfund your dealership if not currently an option by entering request in Comments Section of the approval.

Some credit unions restrict dealer access or membership signups. Please consult Credit Union.

Individual California Counties and lenders setup for those counties are listed on pages 2 and 3. See pages 4-12 for Alpha List.

<u>Credit Unions - All Counties live/work Anywhere in California</u>	American First CU, First Tech CU, Golden 1 CU, Kinecta FCU, LBS Financial, Matadors Community FCU, Noble CU, Nuvision CU, Partners FCU, Premier America CU, San Diego County CU, San Francisco Fire CU, Sea Air CU, Sea West FCU, Self-Help CU, Technology CU, UNCLE CU, Valley Strong CU.
<u>Credit Unions - live/work Anywhere in US</u>	First Tech CU, Unify Financial CU, Sea West FCU
<u>Federal Employees customers who work for Federal Government</u>	First US Community CU
<u>State of CA Employees customers who work for State of California</u>	Corrections Federal CU
<u>Non-Prime Lenders</u>	AVID Acceptance, Beneficial State Bank, CPS, Dwight Financial, Exeter Finance, Global Lending, Westlake Financial, Zinc Auto Finance

CUDL Quick Reference List for Autos as of 11/9/2021

County	Credit Union Name (see succeeding pages for alpha-list with guidelines on respective lender)	County	Credit Union Name (see succeeding pages for alpha-list with guidelines on respective lender)
Alameda	1st NORCAL CU, 1st United CU, CEFCU, Cooperative Center CU, Dow Great Western CU, Keypoint CU, Meriwest CU, Pacific Service CU, Patelco CU, SAFE CU, SafeAmerica CU, San Mateo CU, Star One CU, Technology CU, Travis CU, UNCLE CU	Orange	Eagle Community CU, Financial Partners CU, Gain CU, LBS Financial CU, Los Angeles FCU, Orange County's CU, SCE FCU, Southland CU, Tech CU, Water & Power Community CU
Alpine	Sierra Central CU	Placer	First US Community CU, Heritage Community CU, KeyPoint CU, Pacific Service CU, SAFE CU, Travis CU
Butte	Members First CU, SAFE CU, Sierra Central CU	Plumas	
Calaveras	Central State CU, Valley First CU	Riverside	Altura CU, Arrowhead CU, Frontwave CU, LA Loma FCU, LBS Financial CU, Los Angeles FCU, Orange County's CU, SCE FCU
Colusa	Travis CU	Sacramento	First US Community CU, Heritage Community CU, KeyPoint CU, Pacific Service CU, Patelco CU, Sacramento CU, SAFE CU, Travis CU
Contra Costa	1st NORCAL, 1st United, CEFCU, Cooperative Center, Dow Great Western, First US Community, Keypoint, Matadors, Meriwest, MY, Pacific Service, Patelco, SAFE, SafeAmerica, San Mateo, Technology, Travis, UNCLE CU	San Benito	Bay Federal CU, Matadors Community CU, Monterey CU, Star One CU,
Del Norte	Coast Central CU	San Bernardino	Arrowhead CU, Frontwave CU, LA Loma FCU, LBS Financial CU, Los Angeles FCU, Orange County's CU, SCE FCU
El Dorado	First US Community CU, KeyPoint CU, Patelco CU, Sacramento CU, SAFE CU, Sierra Central CU	San Diego	Altura CU, Frontwave CU, LA Loma FCU, LBS Financial CU, Los Angeles FCU, SCE FCU
Fresno	First California FCU, Pacific Service CU, United Local CU, Valley First CU, Valley Strong CU	San Francisco	Cooperative Center CU, Matadors Community CU, MY CU
Glenn	Members First CU, Sierra Central CU	San Joaquin	1st United, Central State, First US Community, SAFE CU, Star One, Travis CU, UNCLE CU, Valley First CU, Valley Strong CU
Humboldt	Coast Central CU, Matadors Community CU	San Luis Obispo	CoastHills FCU, Los Angeles FCU, SESLOC CU, SCE FCU, SLO CU, Valley Strong CU
Imperial	Los Angeles FCU, Matadors Community CU, SCE FCU	San Mateo	Excite CU, KeyPoint CU, Matadors Community CU, Meriwest CU, MY CU, Pacific Service CU, Patelco CU, SafeAmerica CU, San Francisco FCU, San Francisco Fire CU, San Mateo CU, Star One CU, Technology CU
Inyo		Santa Barbara	CoastHills FCU, Los Angeles FCU, SCE FCU, SESLOC CU (*northern Santa Barbara County - see rate sheet), Santa Barbara FCU - see rate sheet for eligible employer/sponsors

CUDL Quick Reference List for Autos as of 11/9/2021

County	Credit Union Name (see succeeding pages for alpha-list with guidelines on respective lender)
Kern	SCE FCU, Strata CU, Valley Strong CU
Kings	FAST CU, Kings FCU, Valley Strong CU
Lake	Community First CU, Matadors Community CU, Redwood CU
Lassen	Lassen CU, Sierra Central CU
Los Angeles	Financial Partners CU, Gain CU, LBS Financial CU, Los Angeles FCU, Orange County's CU, SCE FCU, Tech CU, Water & Power Community CU
Madera	Merco CU, Valley First CU, Valley Oak CU, Valley Strong CU
Marin	Community First CU, Matadors Community CU, MY CU, Pacific Service CU, Redwood CU, San Francisco Fire CU
Mariposa	Merco CU, MOSCE CU, Valley First CU, Valley Strong CU
Mendocino	Community First CU, Matadors Community CU, Redwood CU
Merced	Merco CU, MOCSE CU, Patelco CU, Star One CU, Travis CU, United Local CU, Valley First CU, Valley Strong CU
Modoc	Sierra Central CU
Mono	
Monterey	Bay FCU, Central Coast FCU, CoastHills CU, Commonwealth Central CU, Excite CU, Star One CU,
Napa	Community First CU, Matadors Community CU, MY CU, Patelco CU, Redwood CU, Travis CU
Nevada	First US Community CU, MY CU, Pacific Service CU, Patelco CU, Travis CU

County	Credit Union Name (see succeeding pages for alpha-list with guidelines on respective lender)
Santa Clara	CEFCU, Commonwealth Central CU, Excite CU, KeyPoint CU, Matadors Community CU, Meriwest CU, Monterey CU, MY CU, Pacific Service CU, Patelco CU, Premier One CU, SafeAmerica CU, San Mateo CU, Star One CU, Technology CU
Santa Cruz	Bay Federal CU, CoastHills CU, Commonwealth CU, Matadors Community CU, Monterey CU, Santa Cruz Community CU, Star One CU,
Shasta	Members First CU
Sierra	First US Community CU
Siskiyou	
Solano	1st NORCAL CU, Dow Great Western, First US Community CU, Matadors Community CU, Pacific Service CU, Patelco CU, Sacramento CU, SAFE CU, Solano First CU, Valley Strong CU, Travis CU
Sonoma	Community First CU, Matadors Community CU, MY CU, Pacific Service CU, Patelco CU, Redwood CU, Travis CU
Stanislaus	Central State CU, MOCSE CU, Patelco CU, Star One CU, Travis CU, UNCLE CU, Valley First CU, Valley Strong CU
Sutter	First US Community CU, Sacramento CU, SAFE CU, Sierra Central CU
Tehama	Members First CU, Sierra Central CU
Trinity	Coast Central CU, Matadors Community CU
Tulare	Tucoemas FCU, Tulare County FCU, Valley Oak CU, Valley First CU, Valley Strong CU
Tuolumne	MOCSE CU, Valley First CU
Ventura	CoastHills CU, KeyPoint CU (designated areas, see rate sheet), SCE FCU
Yolo	First US Community CU, Patelco CU, Sacramento CU, SAFE CU, Travis CU, Yolo CU

CUDL Quick Reference List for Autos as of 11/9/2021

		Yuba	First US Community CU, SAFE CU, Sierra Central CU
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Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
1st NORCAL CU	Franchise & Independent	Alameda, Contra Costa, Solano	125% MSRP all in and CUDL GAP	125% RKBB all in and CUDL GAP	10 years	100,000	up to \$4000	895	XPN	2% max	FTB
1st United CU	Franchise	Alameda, Contra Costa, San Joaquin	125% MSRP +++	125% RKBB +++	13 years	no mileage cap	\$3500 or 10% of sales price	895	XPN	2% max	FTB, extended hours
AVID Acceptance	Non-Prime – ok Franchise or Indep	Anywhere in California	Advances based on invoice	Advances based on wholesale	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Open BK's , FTB, take TIN, AB60
Bay Federal CU	limited (consult CU)	Monterey, San Benito, Santa Cruz	125% MSRP all in	115% RKBB all in	15 years	no mileage cap	up to \$3500 back end	895	XPN	2%max	FTB, Green vehicle disc
Beneficial State Bank	Non-Prime – ok Franchise or Indep	California, Oregon, Washington	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	Consult Rate Sheet	CUDL Gap \$895	EFX	2%	ITIN, AB60, FTB
CEFCU	Franchise & Independent	Alameda, Contra Costa, Santa Clara	120% MSRP + Warr & Gap	120% RKBB + Warr.+ Gap	no age limit	no mileage cap	Inclusive, \$3k or 25% of retail	800	TU	1%	FTB
Central Coast Federal CU	Franchise & Independent	Monterey	125% MSRP all in	125% RKBB all in	10 years	130,000	3,500	\$750 CUDL GAP only	XPN	2%	
Central State CU	Franchise & Independent	San Joaquin, Stanislaus, Tuolumne, Amador, Calaveras	120% MSRP all in	120% RKBB all in	10 years	150,000; diesel 250,000	3,500	\$750 CUDL GAP only	XPN	2%	SmartFund, FTB, 90 day, extended hours, AB60
Coast Central CU	limited (consult CU)	Del Norte, Humboldt, Trinity	135% invoice +++	135% wholesale +++	no age limit	no mileage cap	4000 max backend combined	\$800	XPN	1%	
CoastHills CU	Franchise & Independent	Monterey, San Luis Obispo, Santa Barbara, Santa Cruz, Ventura	125% MSRP + gap + warranty	125% RKBB + gap + warranty	no age limit	no mileage cap. Over 100k subj to rate/term adj	3,500 or 15% of vehicle value, whichever is greater	995	XPN	1%	FTB, extended hours, Green vehicle disc
Commonwealth Central CU	Franchise & Independent	Santa Clara. Alameda, Monterey, Santa Cruz (join FFA)	120% MSRP +++	120% RKBB +++	15 years	150,000	no cap	895	XPN	1%	FTB, 90 day, SmartFund
Community First CU	Franchise & Independent	Lake, Marin, Mendocino, Napa, Sonoma	125% MSRP ++	120% RKBB ++	no age limit	no mileage cap	included in advance	895	XPN	1.5% max	FTB , GPS program, buydown, short fund

CUDL Quick Reference List for Autos as of 11/9/2021

Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Cooperative Center CU	Franchise & Independent	Alameda, Contra Costa, Marin, San Francisco	120% MSRP +++	115% RKBB +++	8 years	96,000	10% of amt fin	\$895 CUDL GAP	XPN	2% max	FTB, Green Discount, take ITIN w/letter, AB60
Corrections Federal Credit Union	Franchise & Independent	Employees of State of California, including Dept of Corrections, Dept of State Hospitals, DMV, CHP, Cal Fire, CalTrans, CA State Parks & EDD	125% MSRP all-in	125% RKBB all-in	6 years	no mileage cap	no cap, must be in-line	895	XPN	2% less than 639, 1% 640 or higher	Minimum time on job: 2years, will consider less. See rate sheet.
Dow Great Western Credit Union	Franchise & Independent	Alameda, Contra Costa, Solano	120% MSRP all in	120% RKBB all in	11 years	no mileage cap	1500	\$695 CUDL gap	XPN	1%	
Excite CU	Franchise & Independent	Alameda, Monterey, San Francisco, Santa Cruz, Santa Clara, San Mateo	125% MSRP +++	125% RKBB +++	10 years	150,000	up to \$4000 Warr & maint	\$895	XPN	2%max	FTB, extended hours, SmartFund
FAST CU	limited (consult CU)	Kings	115% MSRP all in	115% RKBB all in,	6 years	no mileage cap	\$1500 over cost	\$795	EFX	1.50%	
First California FCU	limited (consult CU)	Fresno	130% MSRP all in	130% RKBB all in	7 years	100,000	\$2,000	\$795 CUDL Gap only	XPN	1%	FTB
First Tech FCU	Franchise	Nationwide anywhere	120% MSRP+++	110% RKBB +++	10 years	100,000	up to \$3500	\$1,000	XPN	1%	Green Discount, 90 day
First US Community CU	Franchise & Independent	Amador, Contra Costa, El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Solano, Sutter, Yolo or Yuba. Also Fed Govt employees throughout CA & Safeway-NorCal Div employees	125% MSRP Max	125% RKBB Max	No age limit	125,000. Diesels 250,000 2010 & newer only add 1% to rate	up to \$5000	995	XPN	1%	buydown, SmartFund, 90 day-no pay on all tiers/terms New & Used
Global Lending	Non-Prime – Franchise	California - anywhere	advances based on invoice	advances based on w/s	8 years	120,000	\$2,500	\$800	XPN	3%max	ITIN, AB60, discharged BK, will match Fico scores

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Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Golden 1 CU	Franchise	California - anywhere	115% MSRP + warranty + gap	115% RKBB + warr + gap;	14 years	no mileage cap	up to 2500/3500 or 10% of RKBB - refer to rate sheet for details	900	XPN	2%	SmartFund, FTB, extended hours, buydown, short fund
Greater Nevada CU	Franchise & Independent	State of Nevada	115% Invoice ++	115% Wholesale ++	10 years	125,000	4000 or 15%	895	XPN	3% max	SmartFund
Heritage Community CU	Franchise & Independent	Placer or Sacramento	125% MSRP + gap & warr	125% RKBB + gap & warr	8 years	no mileage cap	2000 auto, 3000 truck/suv	795	XPN	1.25%	FTB
KeyPoint CU	Franchise	Alameda, Contra Costa, El Dorado, Placer, Sacramento, San Mateo, Santa Barbara, Santa Clara, Ventura (designated areas)	130% MSRP all in	125% RKBB all in	7 years	135,000	No cap	No cap	XPN	1.5% for non-members	buydowns ok, Weekend service, Starting Point Program for FTB/Thin File
Kinecta FCU	Franchise	California - anywhere	135% MSRP all in	135% RKBB all in	10 years	100,000	2500	895	XPN	3% max	SmartFund only extended hours
Lassen County FCU	limited (consult CU)	Lassen	120% MSRP + warr + CUDL Gap	120% RKBB + warr + CUDL Gap	8 years	no mileage cap	n/a	895	XPN	1%	Fresh Start Program
LBS Financial Credit Union	Franchise & Independent	Los Angeles, Orange, San Bernardino, Riverside or San Diego counties. Anywhere else in California, joins Financial Fitness Association	120% MSRP incl t&l, plus warr, gap & maint	120% RKBB incl t&l, plus warr, gap & maint	7 years	contact CU	2500 2wd, 3000 4wd / suv / luxury / full size trucks	1000	XPN	2% tiers P & AA, 1.5% tier A, 1% tiers B & C	minimum 12 mo credit history
Matadors Community Credit Union	Franchise	Alameda, Contra Costa, Humboldt, Imperial, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Diego, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma and Trinity	120% MSRP + warr + Gap	120% RKBB + warr + Gap	7 years	100,000	n/a	795	XPN	1%	.50 discount for auto-pay, see rate sheet for Tier 3-5 & FTB

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Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Members First CU	Franchise & Independent	Butte, Glenn, Shasta or Tehama	125% MSRP ++	125% RKBB ++	10 years	100,000	3000	995	XPN	1%	
Merced School Employees FCU	Franchise & Independent	Merced (school employees), Mariposa (school employees)	125% MSRP ++	125% RKBB ++	11 years	100,000	2000 cars, 2400 trucks & suvs	795	TU	1%	90 day
Merco CU	Franchise & Independent	Merced, Mariposa	130% MSRP all in + CUDL Gap only	130% RKBB all in + CUDL Gap only	10 years	no mileage cap	included in advance	895	EFX	1%	
Meriwest CU	Franchise & Independent	Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara	120% MSRP +++	120% RKBB +++	12 years	150,000	5000	1500	XPN	1%	96 mos, FTB, SmartFund, Green Discount
MOCSE CU	Franchise & Independent	Mariposa, Merced, Stanislaus, Tuolumne	125% MSRP all in	125% RKBB all in	10 years	no mileage cap	no cap	no cap	TU	2%	90 day, 'Kick Start'=near & nonprime, 84 mo min 15k
Monterey CU	Franchise & Independent	Monterey, Santa Cruz, San Benito, San Luis Obispo, Santa Clara	Contact CU/add 1% for over 120% MSRP	contact CU/add 1% for over 120% RKBB	10 years	100,000	greater of 10% of amt. fin. Or \$2500	895	Contact CU	2%, max 1750	will match Auto Fico scores
MY CU	limited (consult CU)	San Mateo County. Join FFA if lives in Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Solano or Sonoma	120% MSRP all in + CUDL gap	120% RKBB all in + CUDL gap	12 years	no mileage cap	up to 15% of sales price	895 CUDL Gap	Contact CU	1.25% max	Foreign professional
Noble Credit Union	limited (consult CU)	California - anywhere	125% MSRP all in	125% RKBB all in	9 years	150,000	included in advance	795	XPN	2%	FTB, ext hours, AB60, cap on neg trade
Nuvision CU	Franchise	California - anywhere	120% MSRP +++, max 135%	120% RKBB +++, max 135%	9 years	100,000	3,500 auto, 4,000 trucks, suv & auto o/30k	1000. maint capped 2000	XPN	2%	Participation split 75/25, SmartFund
OEFUCU (Operating Engineers Local Union #3)	Franchise & Independent	must be member in good standing of union (list on website) https://oefcu.org/join-us/how-to-join/eligibility/	125% MSRP all in	125% RKBB all in	10 years	200,000. Term limited to 60 mo if over 200,000	included in advance	incl in adv	XPN	1%	extended hours, green discount, rate match

CUDL Quick Reference List for Autos as of 11/9/2021

Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Pacific Service CU	Franchise	Alameda, Contra Costa, Fresno, Marin, Napa, Placer, Sacramento, San Francisco, San Mateo, Santa Clara, Solano or Sonoma	130% MSRP + gap	130% RKBB + gap	no age limit	150,000	included in advance	895	XPN	2%	SmartFund, Rate match, buydown, no membership fee
Patelco CU	Franchise	Alameda, Contra Costa, EL Dorado, Marin, Merced, Napa, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Solano, Sonoma, Stanislaus or Yolo counties. Bakersfield, Eureka, McKinleyville, Santa Cruz(city), or join association if outside of counties listed	135% MSRP all in	135% RKBB all in	10 years	125,000	3500	900	XPN	1.5%	FTB, <u>SmartFund Only</u> , Rate match, no membership fee
Premier America CU	Franchise, Independents - existing members only	California - anywhere	120% MSRP ++	120% RKBB ++	6 years	150,000	2500 auto, 3500 truck	895	XPN	2%	Commercial or Business-Use Vehicles, CPO rate disc.
Premier Community CU	Franchise & Independent	San Joaquin	120% MSRP+ CUDL GAP	120% RKBB + CUDL GAP	9 years	150,000, Diesel 250,000	No max, included in advance	895 CUDL Gap	XPN	2%	FTB, rate match, extended hours
PremierOne CU	Franchise	Santa Clara	115% MSRP ++ or 125% all-in	115% RKBB or 125% all in	10 years, no flats paid for 10 or older units	150,000	max 3500/10% of retail	max \$895 CUDL gap, \$795 all others	XPN	1%	FTB (no flats paid)
Redwood CU	Franchise, limited	Lake, Marin, Mendocino, Napa, San Francisco, Sonoma. Note: Contra Costa and Solano current members only	125% MSRP all in, in most cases Plus CUDL Gap & all Cancelable products up	125% RKBB all in, in most cases Plus CUDL Gap & all Cancelable products up to 139% (All-In)	10 years	150000. Max term for over 100,000 is 72 months	2750	\$995 CUDL Gap only	EFX	1%	Green Discount, SmartFund, AB60, FTB

CUDL Quick Reference List for Autos as of 11/9/2021

Credit Union	Dealer Type	Live/Work in County	to 139% (All-In) Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Sacramento CU	Franchise & Independent	Eldorado, Placer, Sacramento, Solano, Sutter, Yolo or Yuba	130% MSRP all-in + \$795 CUDL GAP	130% RKBB all in + \$795 CUDL GAP	No age limit	100,000	included in advance	\$795 CUDL Gap only	XPN	1%	
SafeAmerica FCU	Franchise	Alameda, Contra Costa, Santa Clara, San Mateo, <u>live/work Northern California (join FFA association)</u>	125% MSRP ++	125% RKBB ++	No age limit	No mileage cap	up to \$3500, \$4500 Premium, diesel, hybrid, 4x4	895	XPN	1%	96 mos , SmartFund, extended hours, FTB
SAFE CU	Franchise & Independent	Live/work in Alameda, Amador, Butte, Contra Costa, El Dorado, Nevada, Placer, Sacramento, San Joaquin, Solano, Sutter, Yolo or Yuba counties.	130% MSRP all-in + Gap	130% RKBB all-in + Gap	No age limit	No mileage cap	included in advance	1000	TU	1%	Green Discount, buydown, 90 day, *List all provable and verifiable income separately
San Diego County CU	Franchise	California - anywhere	120% MSRP ++	120% RKBB ++	10 years	100,000	\$3500 or lessor of 15% back-end	800	XPN	2%	90 day
San Francisco Federal CU	limited (consult CU)	San Francisco, San Mateo	125% MSRP all in + \$895 CUDL GAP only	125% RKBB all in + \$895 CUDL GAP only	13 years	100,000	up to 10% of retail	\$895 CUDL Gap only	XPN	1%	Green discount
San Francisco Fire FCU	Franchise & Independent	Marin, San Francisco, San Mateo, anywhere else in California (join SF Fire Dept Historical society)	130% MSRP all in + GAP	130% RKBB all in + GAP	7 years	80,000	included in advance	\$895	XPN	1%	SmartFund all docs in one single file, open Daily until 7pm, Chex system
San Mateo CU	Franchise	San Mateo county or city of Palo Alto. Alameda, Santa Clara & San Francisco join FFA	130% MSRP + gap	130% RKBB + gap	8 years	100,000	included in advance	CUDL GAP \$895	XPN	Tier 1-4= 1.65%; Tier 5-6=1.25%	90 day, FTB, SmartFund, Foreign Professional
Santa Cruz Community CU	Franchise & Independent	Santa Cruz or towns of Aromas, Prunedale & Moss Landing	120% MSRP ++	120% RKBB ++	No age limit	150,000	2500 auto, 3500 truck	CUDL GAP \$895	XPN	1%	Green Discount, Matricula ok
SCE FCU	limited (consult CU)	So Nevada & So Calif (So.CAL dealers including Kern & San Luis Obispo County dealers south to border)	135% MSRP B-end max, 110% F-end	135% RKBB B-end max, 110% F-end	7 years	100,000. Over 75,000 add 2% to rate	3500	895	XPN	1000 max, existing member 1%	SmartFund, CU calls back every deal

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Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
SESLOC Federal Credit Union	Franchise & Independent	San Luis Obispo or Northern Santa Barbara county (cities incl Guadalupe, Cuyama, Casmilia, Los Alamos, Sisquoc, Ballard, Santa Maria, Orcutt, Garey, Vandenberg, Los Olivos, Buellton, Solvang, Santa Ynez, Mission Hills, Lompoc)	120% MSRP +++, MAX with Backend 135%	110% RKBB +++, MAX Backend 125%	10 years	125,000, add 2% on units 100k>	2wd \$3500, 4wd/AWD/ Diesel \$4000	CUDL Gap 995 , all others 795	XPN	2% based on tier	FTB, No Score/Thin File - see rate sheet; ITINs – requires ITIN Issue Letter. SmartFund-only-no paper packets processed.
Sea West Federal Credit Union	Franchise & Independent	Nationwide - anywhere (all U. S. Citizens OR Permanent Residents)	125% MSRP all in	125% RKBB all in	20 years	120,000	up to \$2500 or 15% of retail	\$895 CUDL GAP	EFX	2% New Members only, 1% on Existing	FTB (military only). Addl .25 current or prior military
Sierra Central CU	Franchise & Independent	Alpine, Butte, El Dorado, Glenn, Lassen, Modoc, Nevada, Shasta, Sutter, Tehama, Yuba Counties, or within 25 miles of any of 20 branch locations in NorCal	125% MSRP +warr+ GAP	125% RKBB +warr+ GAP	10 years	no mileage cap	up to 10% vehicle value or greater of 3,000	995	XPN	3% max	FTB
SLO Credit Union	Franchise & Independent	San Luis Obispo	110% MSRP ++	110% RKBB ++	6 years	Contact CU	Contact CU	Contact CU	XPN	1%	
Solano First FCU	Franchise & Independent	Solano	130% MSRP all in	120% RKBB all in	no age limit	no mileage cap	included in advance	include d in advance	XPN	1%	rate match, buydown, FTB
Star One CU	limited (consult CU)	Santa Clara County , Alameda, Merced, Monterey, San Benito, San Joaquin, San Mateo, Santa Cruz, Stanislaus counties	120% MSRP all in + \$895 CUDL GAP	120% RKBB all in + \$895 CUDL GAP	11 years	no mileage cap	cost + \$1000	\$895 CUDL GAP	XPN	1%	FTB with max term of 60 months
Strata CU	limited (consult CU)	Kern	120% MSRP + warr + gap	120% RKBB + warr + gap	8 years	100,000	2500	800	XPN	1%	
Technology CU	Franchise	Alameda, Contra Costa, Santa Clara, San Mateo, Santa Cruz, San Francisco for live, or join FFA association for anywhere else in CA	125% MSRP all in + GAP	125% RKBB all in + GAP	7 years	100,000	included in advance	895	XPN	1%	No DL req'd , SmartFund, after hours /extended hours, FTB

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Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Travis CU	Franchise	Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Solano, Sonoma, Stanislaus, Yolo	125% MSRP all in + Gap	125% RKBB all in + GAP	15 years	No mileage cap	included in advance	800	Custom	2%	No pay 90 days tiers 0-3
Tucoemas FCU	Franchise & Independent	Tulare	125% MSRP+ warr & gap	125% RKBB + warr & gap	15 years	No mileage cap	10% sales price, max \$3000	\$895 CUDL Gap preferred	TU	1.5% max	90 day
Tulare County FCU	Franchise & Independent	Tulare	130% MSRP all in	130% RKBB all in	10 years	130,000	3500	795 CUDL Gap	XPN	0	
UNCLE CU	Franchise	Alameda, Contra Costa, San Joaquin, Stanislaus or Expanded all of California with FFA	130% MSRP includes T&L ++	130% RKBB includes T&L ++	12 years	150,000; Super Used on Rate Sheet no mileage maximum	5000	995	XPN	1%	96 months, SmartFund, buydown, short fund, Rate Match
Unify Financial CU	Franchise	Nationwide **	135% MSRP all in	135% RKBB all in	7 years	130,000. Add 3 points in excess of 100,000	3,000 2wd, 4,000 4wd	995	XPN	up to 2.5% based on rate. No flat or acq fee on Promo Rate. 90-day chargeback on all flats.	90-day chargeback on all flats. ** 2 states are excluded outside of California, contact CU. NonPrime & FTB. SmartFund only.
Valley First CU	Franchise & Independent	Calaveras, Fresno, Kings, Merced, Mariposa, Madera, San Joaquin, Stanislaus, Tulare, Tuolumne	125% MSRP ++	125% RKBB ++	15 years	No mileage cap	Up to 3500	895	XPN	2%	FTB, 90 day, SmartFund Preferred, LTB standard
Valley Oak CU	Franchise & Independent	Tulare, Madera	125% MSRP ++	125% RKBB ++	No age limit	No mileage cap	lessor of 3500 or 12% MSRP/KRBB	\$895 CUDL Gap, \$795 other gap	XPN	1.5% max	FTB, Rate match

CUDL Quick Reference List for Autos as of 11/9/2021

Credit Union	Dealer Type	Live/Work in County	Max Adv New	Max Adv Used	Used Age Limit	Used Mileage Limit	Warranty	Gap	Credit Bureau	Flats	Notes
Valley Strong CU	Franchise & Independent (Limited)	Fresno, Kern, Kings, Madera, Mariposa, Merced, Solano, San Joaquin, San Luis Obispo, Stanislaus, or Tulare, or all of CA with FFA	115% MSRP front end + Warr/Gap/Maint up to 5k combined	115% RKBB front end + Warr/Gap/Maint up to 5k combined	15 years	Over 100,000 add 1%	Max 5,000 Warranty, Gap & Maintenance plans combined with or without Gap	\$1000	XPN	1%; Bump rate .50 = 2%, Bump rate 1% = 3%	FTB w/max 60 mo & Front End 90%, 15% cash dp, 1 yr job, max 20k
Westlake	Non-Prime – ok Franchise or Indep	California	LTV based on invoice	LTV based on black book	Consult rate sheet	Consult rate sheet	Consult rate sheet	Consult rate sheet	Consult rate sheet	Consult rate sheet	ITIN, AB60, Matricula. <i>Rehash</i> icon must be visible in CUDL for access to WL' Dealer Center, contact CUDL or WL Rep for assistance
Yolo FCU	Franchise & Independent	Yolo	130% MSRP +CUDL GAP only	130% RKBB +CUDL GAP only	No age limit	No mileage limit	included in advance	CUDL GAP \$895	XPN	2% max	FTB, Green Discount & Mobility
Zinc Auto Finance	Non-Prime – ok Franchise or Indep	California	LTV based on invoice	LTV based on wholesale	10 years, amf 10k or less if older	130,000, amf 10k or less if over	Consult rate sheet	\$795 CUDL GAP	XPN	Consult rate sheet	ITIN, AB60, Matricula, No DL ok add 250, max 1 repo last 18 mo w/no derog since